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IN THE CLAIMS

Please amend the claims as follows. Added text is underlined and deleted text is struck through. Applicants aver that no new matter has been added.

1. (Currently Amended) A method to incentivize a first party to refer a payment service to a second party, the method including:

using at least one processor to perform at least some portion of the following actions: establishing an account for the second party, wherein the account [[is]] being associated with one of a plurality of bonus programs, and wherein the account [[is]] being further associated with the first party;

receiving a payment at a network-based payment machine and associating the payment to the account for the second party; and

automatically awarding a payout to the first party based on the payment received by [[to]] the account for the second party and on a plurality of payout conditions of the bonus program that is associated with the account, the plurality of payout conditions including an initial hurdle and an initial payout.

- 2. (Original) The method of claim 1, wherein the establishing of the account further includes associating a first identifier with the first party and a second identifier with the bonus program.
- 3. (Original) The method of claim 2, wherein the second identifier is utilized to identify the bonus program from the plurality of bonus programs.
- 4. (Original) The method of claim 2, wherein the establishing of the account further includes communicating the first identifier and the second identifier to the second party via the first party, wherein the first identifier and the second identifier are utilized by the second party to establish the account.

AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.116 - EXPEDITED PROCEDURE

Serial Number: 10/772,530

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5. (Original) The method of claim 1, including configuring the plurality of bonus programs, wherein each bonus program includes a plurality of payout conditions.

- 6. (Currently Amended) The method of claim 5, wherein the plurality of payout conditions further comprises is based on an at least one of an eligible volume, a payout rate, a payout period, a [[an]] payout flag, an initial hurdle, an initial payout, and a maximum payout.
- 7. (Currently Amended) The method of claim 1, wherein the payout includes [[an]] at least one of the [[an]] initial payout and a residual payout.
- 8. (Original) The method of claim 1, wherein the first party is eligible to participate in a plurality of bonus programs.
- 9. (Original) The method of claim 6, wherein the plurality of bonus programs includes an at least one of a general bonus program, an unrestricted bonus program, and a restricted bonus program.
- 10. (Original) The method of claim 1, wherein the payout is tendered in at least one of a plurality of national currencies.

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11. (Currently Amended) A system to incentivize a first party to refer a payment service to a second party, the system including:

using at least one processor to execute:

<u>a network-based payment machine including at least one server, the at least one server</u> comprising:

an account module to establish an account for the second party, wherein the account [[is]] being associated with one of a plurality of bonus programs, and wherein the account [[is]] being further associated with the first party;

a payment module to receive a payment <u>and associate the payment to the account</u>
of [[for]] the second party in the account; and

an award module to automatically award a payout to the first party based on the payment received by [[to]] the account and a plurality of payout conditions of the bonus program that is associated with the account, the plurality of payout conditions including an initial hurdle and an initial payout.

- 12. (Original) The system of claim 11, wherein the account module to establish the account further is further to associate a first identifier with the first party and a second identifier with the bonus program.
- 13. (Original) The system of claim 12, wherein the award module is to utilize the second identifier to identify the bonus program from the plurality of bonus programs.
- 14. (Original) The system of claim 12, wherein the account module to establish the account further is further to communicate the first identifier and the second identifier to the second party via the first party, wherein the first identifier and the second identifier are utilized by the second party to establish the account.
- 15. (Original) The system of claim 11, including an administrative module to configure the plurality of bonus programs, wherein each bonus program includes a plurality of payout conditions.

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16. (Currently Amended) The system of claim 15, wherein the plurality of payout conditions

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further comprises is based on an at least one of an eligible volume, a payout rate, a payout

period, <u>a</u> an payout flag, an initial hurdle, an initial payout, and a maximum payout.

17. (Currently Amended) The system of claim 11, wherein the payout includes [[an]] at least

one of the [[an]] initial payout and a residual payout.

18. (Original) The system of claim 11, wherein the first party is eligible to participate in a

plurality of bonus programs.

19. (Original) The system of claim 16, wherein the plurality of bonus programs includes an

at least one of a general bonus program, an unrestricted bonus program, and a restricted bonus

program.

20. (Original) The system of claim 11, wherein the payout is tendered in at least one of a

plurality of national currencies.

21. (Currently Amended) A machine readable storage medium storing a set of instructions that, when executed by at least one processor respectively cause at least one machine to provide a method to incentivize a first party to refer a payment service to a second party, the method comprising:

establish establishing an account [[for]] associated with the second party, wherein the account [[is]] being associated with one of a plurality of bonus programs, and wherein the account [[is]] being further associated with the first party;

receiving receive a payment and associating the payment to the account of [[for]] the second party in the account; and

automatically award awarding a payout to the first party based on the payment received by [[to]] the account and a plurality of payout conditions of the bonus program that is associated with the account, the plurality of payout conditions including an initial hurdle and an initial payout.

22. (Currently Amended) A system to incentivize a first party to refer a payment service to a second party, the system including:

using at least one processor to execute:

a network-based payment machine including at least one server, the at least one server comprising:

- a first means for establishing an account for the second party, wherein the account [[is]] being associated with one of a plurality of bonus programs, and wherein the account [[is]] being further associated with the first party;
- a second means for receiving a payment and associating the payment to the account of [[for]] the second party in the account; and

a third means for automatically awarding a payout to the first party based on the payment received by [[to]] the account and a plurality of payout conditions of the bonus program that is associated with the account, the plurality of payout conditions including an initial hurdle and an initial payout.